

Louisiana Property and Casualty  
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Louisiana Property and Casualty  
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Deciding What’s Best for Older Drivers

The number of older drivers, age 70 and above, killed in crashes increased by 27 percent over the ten year period from 1991 to 2001 . During this same period, overall traffic fatalities increased less than one percent. More and more accidents are being reported where age is a factor. Older Americans, like all Americans, are driving more to maintain their busy lifestyles. The age group of 65 or older is growing nearly twice as fast as the total population. Baby Boomers will start to turn 65 in 2011, and estimates show that one in five people will be 65 or older by 2030.

In 2001, the top ten states with the highest number of older drivers killed were: Florida, Texas, California, Pennsylvania, Michigan, New York, Georgia, North Carolina, Ohio and Illinois, according to a report released by The Road Information Program.

Louisiana was fortunately not in this group, but had some interesting statistics of its own. For every driver 65 or older involved in a fatal crash in 2002, two drivers under 25 were involved in fatal crashes. For every older driver in a crash with injuries, four younger drivers were involved in comparable crashes according to data compiled by the Louisiana Highway Safety Commission (LHSC). Older drivers normally make shorter and less frequent trips, however, when the data was adjusted for miles traveled, the older drivers fared better than the teenagers in most catagories.

As with most of the United States, there are few restrictions in Louisiana on the older driving population. Some states are re-evaluating the licensing laws and applying tougher restrictions on the older drivers. At the present time, thirty-seven states do not have tougher restrictions on this group of drivers. Some of the “senior drivers” do not feel like they should be the only age group singled out for restrictions as the statistics proved in data compiled by the LHSC.

Florida just recently passed a law that requires drivers 80 and older to pass a vision test. Licenses are renewed every six years for “safe drivers,” meaning no convictions for traffic infractions or crashes. All other drivers must renew their license every four years. Utah tests for poor vision in drivers 65 and older. Louisiana does not allow mail renewal for drivers 70 and older, as do Alaska, Arizona and California. The states of Illinois and New Hampshire require road tests for renewals of drivers 75 and older. In Maine, mandatory vision tests begin at the age of 40 with the first renewal application. In Oregon, eye tests are required at the age of 50. Also in California, state driving tests are mandatory for drivers 70 and older involved in two or more crashes in a year. For younger drivers, the test is required after three wrecks.

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- LA Property & Casualty Insurance Commission Staff**

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- ◆ The Louisiana Property and Casualty Insurance Commission was created by the enactment of R.S. 22:15 in the 2001Regular Session of the Louisiana Legislature to review and examine the availability and affordability of property and casualty insurance in the state of Louisiana. The commission will also undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect property and casualty insurance rates.

# Louisiana’s Roads

Louisiana has the **third-worst** roads in the country, behind only California and Missouri. Twenty-four percent of the state’s major roads are in poor condition, according to the latest report by The Road Information Program (TRIP). Roads rated poor are badly cracked or broken. Approximately one-fourth of the state’s major roads have pavement surfaces that need significant repairs, or reconstruction to return them to good condition.

As a result of these poor conditions, Louisiana motorist pay \$1.1 billion annually in extra vehicle operating costs due to increased repair costs, tire wear and additional fuel consumption.

- Louisiana motorists pay **\$418 each** in extra vehicle operating costs every year. (A driver’s individual additional operating costs may vary depending on the amount he drives.)
- Louisiana motorists **each pay 64 percent more** in annual extra vehicle operating costs than the national average of \$289 per motorists per year.
- Fifty-one percent of New Orleans major roads are in poor condition. **New Orleans motorists pay \$617 in extra vehicle operating costs.**
- Fifty percent of Baton Rouge’s major roads are in poor condition. **Baton Rouge motorists pay \$647 in extra vehicle operating costs.**

Improved roads mean increased safety, lower insurance rates, and a better quality of life for the citizens of Louisiana.

A Louisiana law requires drivers 60 and older applying for a *new* license to submit a note from a physician listing any conditions that might impair their driving ability. Thirteen states have laws that require doctors to report seemingly unfit drivers.

There are a number of highway safety improvements that would help older drivers in their navigation. Many of these improvements are designed to help reduce driving mistakes, so they would make the nation’s roads safer not only for older drivers, but all drivers.

The Road Information Program recommends the following safety improvements:

## Signage and lighting:

- clearer and less complex signage that is easier to follow
- larger lettering on signs and larger pavement markings
- better street lighting, particularly at intersections

## Intersections:

- bright, luminous lane markings
- overhead indicators for turning lanes
- overhead street-signs
- adding or widening left-turn lanes

## Streets and Highways:

- wider lanes and shoulders to reduce the consequences of driving mistakes
- longer merge and exit lanes
- rumble strips to warn motorists when they are running off roads
- curves that are not as sharp
- improvements to pedestrian features at intersections
- improved intersection design
- improved standards for acceptable stopping and reaction sight distances

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